

In re:
Jeremy Michael Bolles
Ryan Marie Bolles
Debtors

Case No. 15-18689-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db/jdb +Jeremy Michael Bolles, Ryan Marie Bolles, 428 South Northampton Street,
Bangor, PA 18013-2040
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
Allentown, PA 18101-1603
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13773496 +Bangor Area School District (Bangor Borough), c/o Keystone Collections Group,
Kratzenberg & Lazzaro, 546 Wendel Road, Irwin, PA 15642-7539
13773514 +Bangor Borough, c/o Keystone Collections Group, 546 Wendel Road, Irwin PA 15642-7539
13662514 +Capital Recovery V, LLC, c/o Recovery Management Systems Corp, PO BOX 12931,
Norfolk, VA 23541-0931
13731961 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026
13642772 +Deiter Bros Fuel Co., Inc., 1226 Stefko Blvd, Bethlehem, PA 18017-6624
13642735 +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
13642742 +MOHELA/DEPT of ED, 633 Spirit Dr., Chesterfield, MO 63005-1243
13645487 +Met-Ed, A FirstEnergy Company, FirstEnergy, 331 Newman Springs Rd Building 3,
Red Bank, NJ 07701-5688

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 04:00:08
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 10 2019 04:01:41 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13642741 +E-mail/Text: bankruptcynotices@accesslex.org Aug 10 2019 04:02:31 Access Group Inc.,
10 N. High St, STE 400, West Chester, PA 19380-3014
13662124 +E-mail/Text: csc.bankruptcy@amwater.com Aug 10 2019 04:02:38 American Water, PO BOX 578,
Alton, IL 62002-0578
13723050 +E-mail/Text: bncmail@w-legal.com Aug 10 2019 04:01:16 Cerastes WTB, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13642747 E-mail/Text: bankruptcynotices@usdoj.gov Aug 10 2019 03:59:43 Ditech Financial LLC,
PO Box 6154, Rapid City, SD 57709-6154
13652681 EDI: PRA.COM Aug 10 2019 07:28:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13645552 EDI: Q3G.COM Aug 10 2019 07:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
14278354 +E-mail/Text: bncmail@w-legal.com Aug 10 2019 04:01:16 SYNCHRONY BANK,
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13642736 ##+Bangor Borough Authority, 58 Market Street, PO Box 51, Bangor, PA 18013-0051
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Aug 09, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

JEREMY MICHAEL BOLLES on behalf of Debtor Jeremy Michael Bolles lawoffice.jmbolles@gmail.com
JEREMY MICHAEL BOLLES on behalf of Joint Debtor Ryan Marie Bolles lawoffice.jmbolles@gmail.com
JOHN MOLNAR on behalf of Creditor Bangor Borough Authority molnar@ptd.net,
G25801@notify.cincompass.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:		
Debtor 1	Jeremy Michael Bolles	
	First Name	Middle Name
	Last Name	
Debtor 2	Ryan Marie Bolles	
(Spouse, if filing)	First Name	Middle Name
	Last Name	
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 15-18689-elf		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeremy Michael Bolles

Ryan Marie Bolles

8/8/19

By the court:

Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.